



**Prepared at the request of:**

Robyn Kimura-Hsu  
2737 77th Avenue SE Ste 100  
Mercer Island, WA 98040

**For title assistance on this order please contact:**

WFG National Title Company of Washington, LLC  
10900 NE 8th Street, Suite 1100  
Bellevue, WA 98004

**Title Officer:** Jodi Rohr - WA Title Team 4  
**Phone No.:** (425) 467-8821  
**Email:** watitleteam4@wfgtitle.com

**License No.:** 713049

**For Informational Purposes Only:**

Seller(s):	Steve Yang and Sophy Yang
Buyer(s):	
Address:	6660 E Mercer Way, Mercer Island, WA 98040
County:	King
Tax Account No.:	2396000050
Abbreviated Legal:	PTN OF LOTS 4-5, EVANS ADDITION



**SCHEDULE A**

Transaction Identification Data for reference only:

Issuing Agent: **WFG National Title Company of Washington, LLC**  
 Issuing Office: **10900 NE 8th Street, Suite 1100, Bellevue, WA 98004**  
 ALTA Universal ID:  
 Loan ID Number: **Not Available**  
 Commitment Number: **19-262590**  
 Issuing Office File Number: **19-262590**  
 Property Address: **6660 E Mercer Way, Mercer Island, WA 98040**  
 Revision Number:

1. Commitment Date: **February 25, 2019 at 8:00 a.m.**

2. Policy or Policies to be issued:

<b>ALTA® HomeOwner's Policy (12-02-13)</b>	<b>Amount:</b>	<b>TBD</b>
	<b>Premium:</b>	<b>\$0.00</b>
	<b>Tax:</b>	<b>\$0.00</b>
	<b>Total:</b>	<b>\$0.00</b>

**Proposed Insured: To Follow**

<b>ALTA® Ext Loan Policy (06-17-06)</b>	<b>Amount:</b>	<b>TBD</b>
	<b>Premium:</b>	<b>\$0.00</b>
	<b>Tax:</b>	<b>\$0.00</b>
	<b>Total:</b>	<b>\$0.00</b>

**Proposed Insured: Lender To Follow**

3. The estate or interest in the Land described or referred to in this Commitment is **Fee Simple**.

4. Title to the Fee Simple estate or interest in the Land is at the Commitment Date vested in:

**I-Hsing Yang and Yang Hsu Pei-Yu, husband and wife, and Steve C, Yang, as his separate estate**

5. The land referred to in this Commitment is described as follows:

**SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

THAT PORTION OF LOTS 4 AND 5, EVANS ADDITION, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 101 OF PLATS, PAGES 91 THROUGH 92, RECORDS OF KING COUNTY, WASHINGTON, LYING EASTERLY OF THE FOLLOWING DESCRIBED LINE:

BEGINNING AT A POINT ON THE NORTH LINE OF SAID LOT 4, EVANS ADDITION, WHICH BEARS SOUTH 88 DEGREES 4 MINUTES 26 SECONDS EAST, DISTANT 103.38 FEET FROM THE NORTHWEST CORNER OF SAID LOT 4;

THENCE SOUTH 05 DEGREES 41 MINUTES 39 SECONDS WEST A DISTANCE OF 102.58 FEET TO THE SOUTH LINE OF SAID LOT 4 AND THE TERMINUS OF THIS LINE;

TOGETHER WITH SECOND CLASS SHORELANDS ADJOINING AS DELINEATED ON THE FACE OF THE PLAT;

TOGETHER WITH AN UNDIVIDED INTEREST IN TRACT A (COMMUNITY BEACH) AND SECOND CLASS SHORELANDS ADJACENT TO AND ABUTTING THEREON;

AND TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITY PURPOSES OVER THE 10 FOOT PRIVATE ROAD AS DELINEATED ON THE FACE OF THE PLAT;

(ALSO KNOWN AS REVISED LOT 5 OF MERCER ISLAND LOT LINE ADJUSTMENT #MI-94-1039, RECORDED UNDER RECORDING NO. 9412229001);

SITUATE IN THE CITY OF MERCER ISLAND, COUNTY OF KING, STATE OF WASHINGTON.

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**COMMITMENT FOR TITLE INSURANCE**  
Issued By  
**WFG NATIONAL TITLE INSURANCE COMPANY**

**SCHEDULE B, PART I**  
**REQUIREMENTS**

The following requirements are to be complied with:

Instruments necessary to create the estate or interest to be properly executed, delivered and duly filed for record.  
Payment of all premiums, fees and charges for the policy.

Payment of the full consideration to, or for the account of, the grantors or mortgagors.

**INFORMATIONAL NOTES**

- NOTE: Effective January 1, 1997, and pursuant to amendment of Washington State Statutes relating to standardization of recorded documents, certain format and content requirements must be met (refer to RCW 65.04.045). Failure to comply may result in rejection of the document by the recorder or additional fees may be charged, subject to the Auditor's discretion.
- NOTE: As to any and all covenants and restrictions set forth herein, the following is added: "but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin, unless and only to the extent that said covenant(s): (a) is/are exempt under Chapter 42, Section 3607 of the United States Code; or (b) relates to a handicap, but does not discriminate against handicapped persons."
- NOTE: In the event that the Commitment Jacket is not attached hereto, all of the terms, conditions and provisions contained in said jacket are incorporated herein. The Commitment Jacket is available for inspection at any Company office.
- NOTE: If you would like the company to act as trustee in a proposed Deed of Trust, please note that WFG National Title Company, a Washington limited liability company may act as Trustee of a Deed of Trust under RCW 61.24.010(1).
- NOTE: Due to current conflicts or potential conflicts between state and federal law, which conflicts may extend to local law, regarding marijuana, if the transaction to be insured involves property which is currently used or is to be used in connection with a marijuana enterprise, including but not limited to the cultivation, storage, distribution, transport, manufacture, or sale of marijuana and/or products containing marijuana, the Company declines to close or insure the transaction, and this Commitment shall automatically be considered null and void and of no force and effect.

**END OF REQUIREMENTS**

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**COMMITMENT FOR TITLE INSURANCE**  
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**SCHEDULE B, PART II**  
**EXCEPTIONS**

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

The Policy will not insure against loss or damage resulting from the terms and provisions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Any rights, interests or claims of parties in possession not shown by the public records.
4. Any lien, or right to a lien, for services, labor, materials or equipment in connection with improvements, repairs or renovations provided before, on, or after Date of Policy and not shown by the Public Records at Date of Policy.
5. Any encroachment, encumbrance, violation, conflict in boundary line(s), shortage in area, or adverse circumstance affecting the title that would be disclosed by an accurate and complete land survey and/or physical inspection of the land. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments on the land of existing improvements located on adjoining land.
6. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
7. Easements or claims of easements not shown by the public records.
8. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; and (c) Oil, natural gas, coal, fissionable materials or other minerals previously conveyed, leased or retained by prior owners, whether or not appearing in the Public Records or listed in Schedule B. The Company makes no representation as to the present ownership of any such interests. There may be leases, grants, exceptions or reservations of interests that are not listed.
9. Any adverse ownership claim by right of sovereignty to any portion of the lands insured hereunder, including tidelands, submerged, filled and artificially exposed lands and lands accreted to such lands or dispute as to the boundaries purportedly caused by a change in the location of any water body within or adjacent to the land.
10. Water rights, and claims or title to water, whether or not shown by the Public Records.
11. Any lien for service, installation, connection, maintenance, tap, capacity, or construction or similar charges for sewer, water, electricity, natural gas or other utilities, or for garbage collection and disposal not shown by the Public Records.

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12. Easement and the terms and conditions thereof affecting a portion of said premises, as recorded under [7809120796](#) of Official Records.  
In Favor of: Puget Sound Power and Light Company, a Washington corporation  
For: Underground electric transmission and/or distribution system
13. Covenants, Conditions, Restrictions and Easements, if any, including the terms and provisions thereof, as shown on the recorded plat of [Evan's Addition](#).
14. Road Improvement and Repair Agreement and the terms and conditions thereof, recorded as [7904240924](#), [7904240925](#), [7904240926](#), [7904240927](#) and [7904240928](#), of Official Records.
15. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions recorded on March 11, 1981, in [8103110669](#), of Official Records.
16. All covenants, conditions, restrictions, easements and liability to assessments, if any, disclosed by the Lot Line Revision, recorded on December 22, 1994, in [9412229001](#), of Official Records.
17. Any change in the boundary or legal description of the land described herein, due to a shift or change in the course of Lake Washington.
18. Right of the State of Washington in and to that portion, if any, of the land herein described which lies below the line of ordinary high water of Lake Washington.
19. Rights of State of Washington to that portion of the land, if any, lying in the bed of Lake Washington, if that waterway is navigable.
20. Paramount rights and easements of the public, state, and The United States for commerce, navigation, recreation and fisheries and the production of power.
21. Any restrictions on the use of any portion of the land subject to submergence that derive from the rights of the public and riparian owners to use any waters which may cover that portion.
22. Real estate excise tax pursuant to the authority of RCW Chapter 82.45 and subsequent amendments thereto. As of the date herein, the tax rate for said property is 1.78%.  
Levy Code: 1031
23. Taxes and charges, together with interest, penalty and statutory foreclosure costs, if any, after delinquency:  
Tax Year: 2019  
Tax Type: County  
Tax ID No.: 2396000050  
Taxing Entity: King County Treasurer  
Total Annual Tax: \$19,637.14  
First Installment: \$9,818.57  
First Installment Status: Due  
First Installment Due/Paid Date: April 30, 2019  
First Installment Delinquent Date: May 1, 2019  
Second Installment: \$9,818.57  
Second Installment Status: Due  
Second Installment Due/Paid Date: October 31, 2019  
Second Installment Delinquent Date: November 1, 2019  
Notes: [View Taxes](#)
24. Local improvement assessments, if any, levied by the City of Mercer Island; a report of which will follow.
25. Notice of tap or connection charges which have been or will be due in connection with development or re-development of the land as disclosed by recorded instrument. Inquiries regarding the specific amount of the charges should be made to the city/county/agency.  
City/county/agency: City of Mercer Island

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Recorded: December 6, 1977  
Recording No.: [7712060812](#), of Official Records

26. Deed of Trust and the terms and conditions thereof:  
Grantor: I-Hsing Yang and Yang Hsu Pei-Yu, husband and wife and Steve C. Yang, a married man as his sole and separate property  
Trustee: Nex Title  
Lender/Beneficiary: Peoples Bank, a WA Corporation and MERS solely as Nominee for Peoples Bank, a WA Corporation  
Original Amount: \$290,950.00  
Dated: June 5, 2013  
Recorded: June 13, 2013  
Recording No.: [20130613001299](#)

27. Quit Claim Deed's recorded under Recording No. [20130613001297](#), [20130613001297](#) and [20180504000497](#) contain erroneous legal descriptions and must be re-recorded to correct same.

28. Quit Claim Deed:

Grantor: I-Hsing Yang and Hsu Pei-Yu Yang  
Grantee: Steve Yang  
Recorded: May 4, 2018  
Recording No.: [20180504000497](#)

Note: Please contact your Title Officer for discussion of this exception.

29. Lien claimed by the State of Washington, Department of Seung Su Yang aka or dba Steve Yang, and the terms and conditions thereof:

Against: Steve Yang  
For: Past-due child support  
Amount: \$25,200.00  
Recorded: February 5, 2016  
Recording No.: [20160205000073](#)

30. Right, title and interest of Sophy Yang, as disclosed by the application for title insurance. We find no conveyances of record into said party.

31. The land described in this commitment appears to be residential in nature and may be subject to the provisions of R.C.W.6.13.060 (homestead statute) if the land is occupied as a primary residence. If the land is occupied as a primary residence, all instruments conveying or encumbering the land must be executed by each spouse or domestic partner, individually, or by an attorney-in-fact. In the event the company receives instruments that are not joined by the non-owning spouse or domestic partner with possible homestead rights, the company may be unable to record or to insure the transaction.

32. Matters related to coverages provided by the ALTA Homeowner's Policy. The disposition of these matters will be determined by a review of the completed Affidavit as to Liens and Possession. The Company reserves the right to make additional requirements upon review of said Affidavit.

33. Determination of whether reporting is required under any applicable U.S. Department of Treasury FINCEN Geographic Targeting Order (GTO) and, if reporting under the GTO is required, providing to the Company the information and identity documents required to comply with the GTO and complete the report.

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Note 1: Title will be vested in parties yet to be disclosed. When title is vested, their title will be subject to matters of record against their names.

Note 2: The following is incorporated herein for information purposes only and is not part of the exception from coverage (Schedule B-II of the commitment and Schedule B of the policy):The following instrument(s), affecting said property, is (are) the last instrument(s) conveying subject property filed for record within 36 months of the effective date of this commitment:

Statutory Warranty Deed

Grantee(s): Jia Liu and Yingjun Wang, a married couple  
Grantor(s): Jeanette D. Evans, an unmarried person individually and as surviving spouse of Donald Lee Evans  
Dated: August 31, 2018  
Recorded Date: September 12, 2018  
Recording No: 20180912001057, of Official Records  
COMMENTS: [View Image](#)

Quit Claim Deed

Grantee(s): Steve Yang  
Grantor(s): I-Hsing Yang and Hsu Pei-Yu Yang  
Dated: May 4, 2018  
Recorded Date: May 4, 2018  
Recording No: 20180504000497, of Official Records  
COMMENTS: [View Image](#)

Note 3: The matters relating to the questions of survey, rights of parties in possession, and unrecorded liens for labor and material have been cleared for the loan policy which, when issued, will contain the ALTA 9-06 Endorsement, as appropriate for the policy form.

Note 4: Based on information provided to the company, on the date of this commitment it appears that there is located on the land:

1-4 Family Residence

Known As:  
6660 E Mercer Way  
Mercer Island, WA 98040

Note 5: The county tax rolls disclose the current assessed valuations as follows:

Land: \$1,843,000.00  
Improved: \$770,000.00  
Total: \$2,613,000.00  
Levy Code: 1031

Note 6: The Company requires the proposed insured to verify that the land covered by this Commitment is the land intended to be conveyed in this transaction. The description of the land may be incorrect, if the application for title insurance contained incomplete or inaccurate information. Notify the Company well before closing if changes are necessary. Closing instructions must indicate that the legal description has been reviewed and approved by all parties.

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Note 7: The following may be used as an abbreviated legal description on the documents to be recorded, per amended RCW 65.04. Said abbreviated legal description is not a substitute for a complete legal description within the body of the document:

PTN OF LOTS 4-5, EVANS ADDITION

Note 8: When sending documents for recording, via U.S. mail or special courier service, please send to the following address, unless specific arrangements have been made with your title unit:

WFG National Title Company  
2300 Eastlake Avenue East  
Suite 100  
Seattle, WA 98102  
Attn: Recording Dept.

**End of Schedule B-II**

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**COMMITMENT FOR TITLE INSURANCE**  
Issued By  
**WFG NATIONAL TITLE INSURANCE COMPANY**

**Notice**

**IMPORTANT—READ CAREFULLY:** THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY’S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

**COMMITMENT TO ISSUE POLICY**

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, WFG National Title Insurance Company, a South Carolina corporation (the “Company”), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Policy Amount and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within one hundred eighty (180) days after the Commitment Date, this Commitment terminates and the Company’s liability and obligation end.

**In Witness Whereof**, WFG National Title Insurance Company has caused this commitment to be signed and sealed by its duly authorized officers as of Date of Commitment shown in Schedule A.

**WFG NATIONAL TITLE INSURANCE COMPANY**

By: \_\_\_\_\_  
President

ATTEST: \_\_\_\_\_  
Secretary



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## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- a. "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
  - b. "Land": The land described in Schedule A, and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
  - c. "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
  - d. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
  - e. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
  - f. "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
  - g. "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
  - h. "Title": The estate or interest described in Schedule A.
2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.
  3. The Company's liability and obligation is limited by and this Commitment is not valid without:
    - a. the Notice;
    - b. the Commitment to Issue Policy;
    - c. the Commitment Conditions;
    - d. Schedule A;
    - e. Schedule B, Part I—Requirements; and
    - f. Schedule B, Part II—Exceptions; and
    - g. a counter-signature by the Company or its issuing agent that may be in electronic form.

### 4. COMPANY'S RIGHT TO AMEND

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company shall not be liable for any other amendment to this Commitment.

### 5. LIMITATIONS OF LIABILITY

- a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - i. comply with the Schedule B, Part I—Requirements;
  - ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or

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- iii. acquire the Title or create the Mortgage covered by this Commitment.

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- b. The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
  - c. The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
  - d. The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
  - e. The Company shall not be liable for the content of the Transaction Identification Data, if any.
  - f. In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
  - g. In any event, the Company's liability is limited by the terms and provisions of the Policy.
6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT
- a. Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
  - b. Any claim must be based in contract and must be restricted solely to the terms and provisions of this commitment.
  - c. Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
  - d. The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
  - e. Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
  - f. When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT
- The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.
8. PRO-FORMA POLICY
- The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. ARBITRATION – INTENTIONALLY DELETED

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## ABOUT YOUR PRIVACY

At WFG, we believe it is important to protect the privacy and confidences of our customers. This notice is intended to explain how we collect, use, and protect any information that we may collect. It will explain the choices you may make about the use of that information.

### What Information Do We Collect About You?

We collect certain types of information about you. This may consist of:

- Your name, address, and telephone number.
- Your email address.
- Your social security or government ID numbers.
- Your financial information.

We collect this information from:

- The application or other forms you fill out with us.
- The correspondence you and others direct to us.
- Our transactions with you.
- Others involved in your transaction, including the real estate agent or lender.

In some cases, we collect information from third parties. For instance, we may receive real estate information from local assessor's offices.

### How Do We Use This Information?

We use the information we collect to respond to your requests. **WE DO NOT SHARE** your information with other companies.

### How Can You "Opt Out?"

We do not share your information so there is no need to opt out.

### The information We Collect About You On Our Website

When you enter our website, we automatically collect and store certain information. This consists of:

- Your IP Address
- (Internet Protocol Address) and domain name.
- The type of browser and operating system you use.
- The time of your visit.
- The pages of our site you visit.

If you register with us or fill out an on online survey, we will collect additional personal information, such as your name, telephone number, email address and mailing address.

### Cookie Usage

In order to provide you with customized service, we make use of "cookies." Cookies are essentially files that help us identify your computer and respond to it. You may disable cookies on your own computer, but you may not be able to download online documents unless cookies are enabled.

## How We Use Information

The information we collect concerning:

- Your browser
- The time and date of your visit
- The web pages or services you accessed

is used for administrative and technical purposes. For instance, we may use it to count the number of visitors to our site and determine the most popular pages. We may also use it to review types of technology you are using, determine which link brought you here, assess how our advertisements on other sites are working, and to help with maintenance.

We use information contained in your emails only for the purpose of responding to those emails. If we ask you to fill out any forms or surveys, we will use the information we receive only for the specific purposes indicated in those forms or surveys.

## Your Right to See and Correct Information

If you wish to see the information collected about you, please contact your settlement agent.

## Children's Policy

We do not knowingly collect information from children under the age of 18. We delete any information that we discover has been provided by children.

## Security

### --Generally

We make every effort to protect the integrity of your information. Any personal information you enter into online forms or surveys will be encrypted to ensure it remains private. We limit the right of access to your information to employees that need to use the information to respond to or process your request or transaction. We also take industry standard (IPSEC) measures to protect our sites from malicious intrusions or hacking.

### --Phishing and Pretexting

As you know, consumers are increasingly targeted by unscrupulous persons attempting to acquire sensitive personal or financial information, by impersonating legitimate businesses. We will never send you an unsolicited email or other communication requesting your private information. If you receive a communication directing you to enter your personal information, please disregard the instruction and contact us immediately at [Compliance@wfgnationaltitle.com](mailto:Compliance@wfgnationaltitle.com).

## Oregon Residents

We may not disclose personal or privileged information about you unless we provide you with a disclosure authorization form that is executed by you or your representative and otherwise complies with certain statutory requirements. Any such authorization is not valid for more than 24 months and may be revoked by you at any time, subject to the rights of anyone who relied on the authorization prior to your notice of revocation.

In addition, if your personal or privileged information was collected or received by us in connection with a title insurance transaction, we cannot disclose such information if the disclosure authorization form that you executed is more than one year old or if the requested disclosure is for a purpose other than a purpose expressly permitted by statute.

You have the right at any time to request in writing access to recorded personal information about you that is reasonably described by you and reasonably available to us. Within 30 days of the date of our receipt of any such written request from you, we will inform you of the nature and substance of any such information, permit you to see and copy that information or obtain a copy by mail, disclose the identity, if recorded, of the persons to whom we have disclosed such information during the previous two years, and provide you with a summary of the procedures by which you may request that such information be corrected, amended or deleted.

### **Do Not Track**

Because there is not an industry-standard process or defined criteria to permit a user to opt out of tracking their internet access (Do Not Track or DNT), we do not currently respond to the various DNT signals.

### **How to Contact Us**

If you have any questions about our privacy policy, please contact WFG:

- By email: [Compliance@wfgnationaltitle.com](mailto:Compliance@wfgnationaltitle.com)
- By telephone: 800-385-1590
- By fax: 503-974-9596
- By mail: 12909 SW 68<sup>th</sup> Pkwy, Suite 350, Portland, OR 97223
- In person: 12909 SW 68<sup>th</sup> Pkwy, Suite 350, Portland, OR 97223

### **WFG FAMILY**

WILLISTON FINANCIAL GROUP LLC  
WFG NATIONAL TITLE INSURANCE COMPANY  
WFG LENDER SERVICES, LLC  
WFGLS TITLE AGENCY OF UTAH, LLC  
WFG NATIONAL TITLE COMPANY OF WASHINGTON, LLC  
WFG NATIONAL TITLE COMPANY OF CALIFORNIA  
WFG NATIONAL TITLE COMPANY OF TEXAS, LLC D/B/A WFG NATIONAL TITLE COMPANY  
UNIVERSAL TITLE PARTNERS, LLC  
VALUTRUST SOLUTIONS, LLC  
WILLISTON ENTERPRISE SOLUTIONS & TECHNOLOGY, LLC  
WFG NATIONAL TITLE COMPANY OF CLARK COUNTY, WA, LLC D/B/A WFG NATIONAL TITLE  
INLAND PROFESSIONAL TITLE LLC D/B/A WFG NATIONAL TITLE COMPANY OF EASTERN WA  
WFG NATIONAL TITLE COMPANY OF COLORADO

